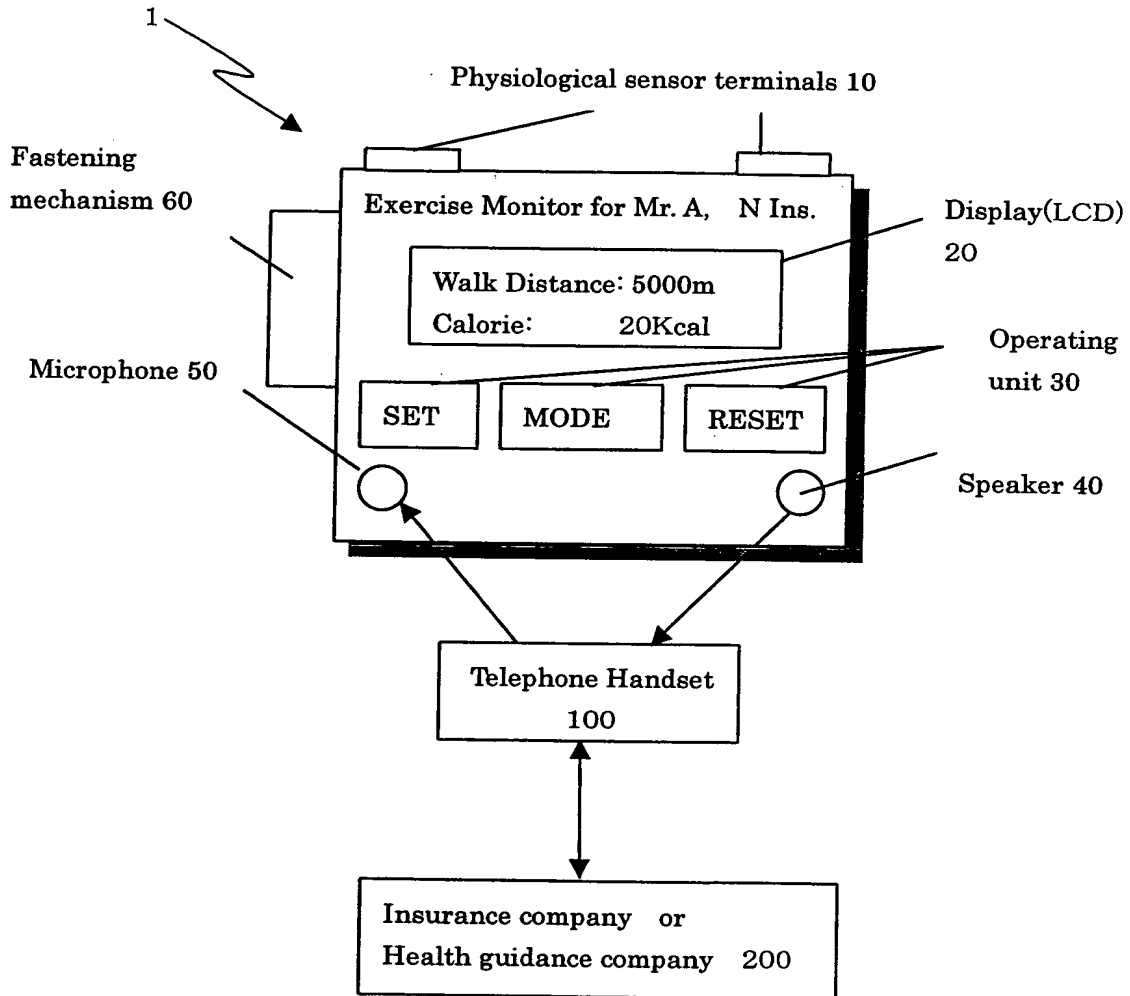


Figure 1

Exercise monitor according to the first preferred embodiment (this may be combined with a portable phone)



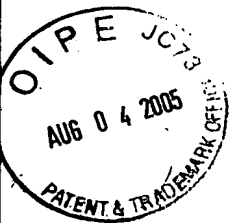
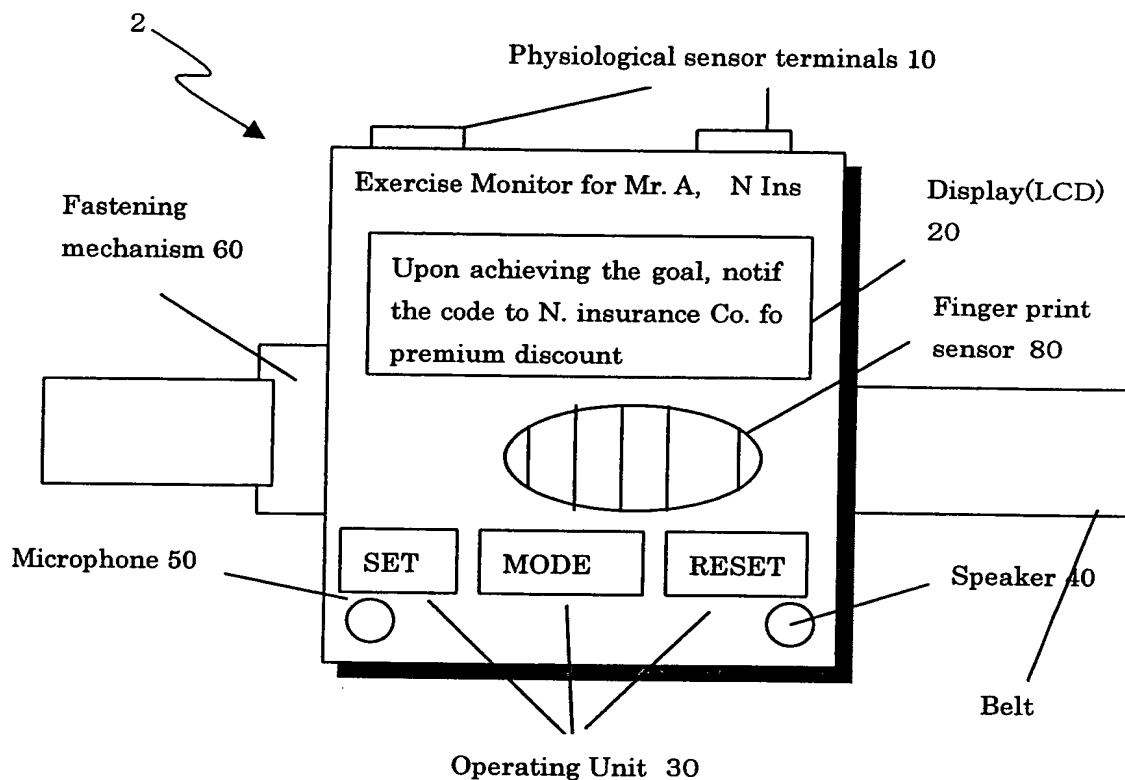


Figure 2

Exercise monitor according to the second preferred embodiment



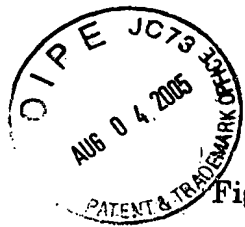
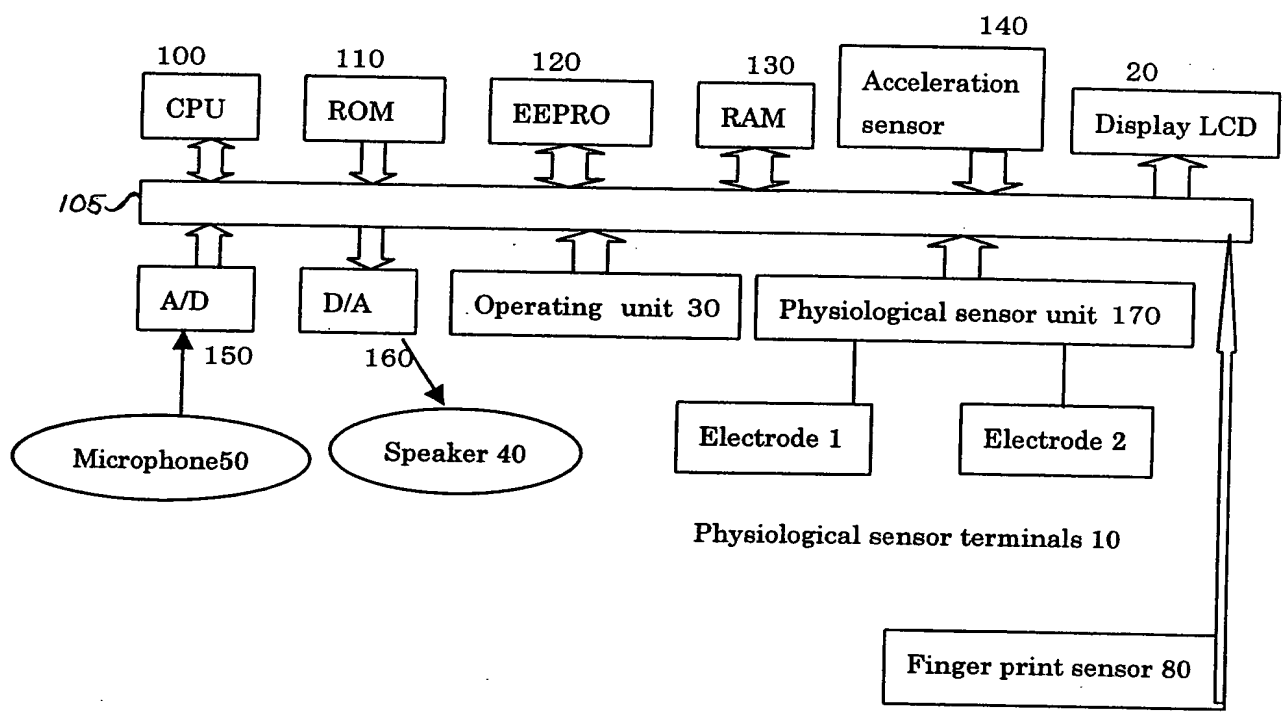


Figure 3

Hardware configuration of the exercise monitor



Identity flag: 0 Process not yet completed
 1 Process completed, Correct person
 2 Process completed, Incorrect person

Wearing flag: 0 process not yet completed
 1 Process completed, Wearing
 2 Process completed, not wearing

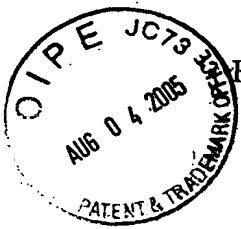
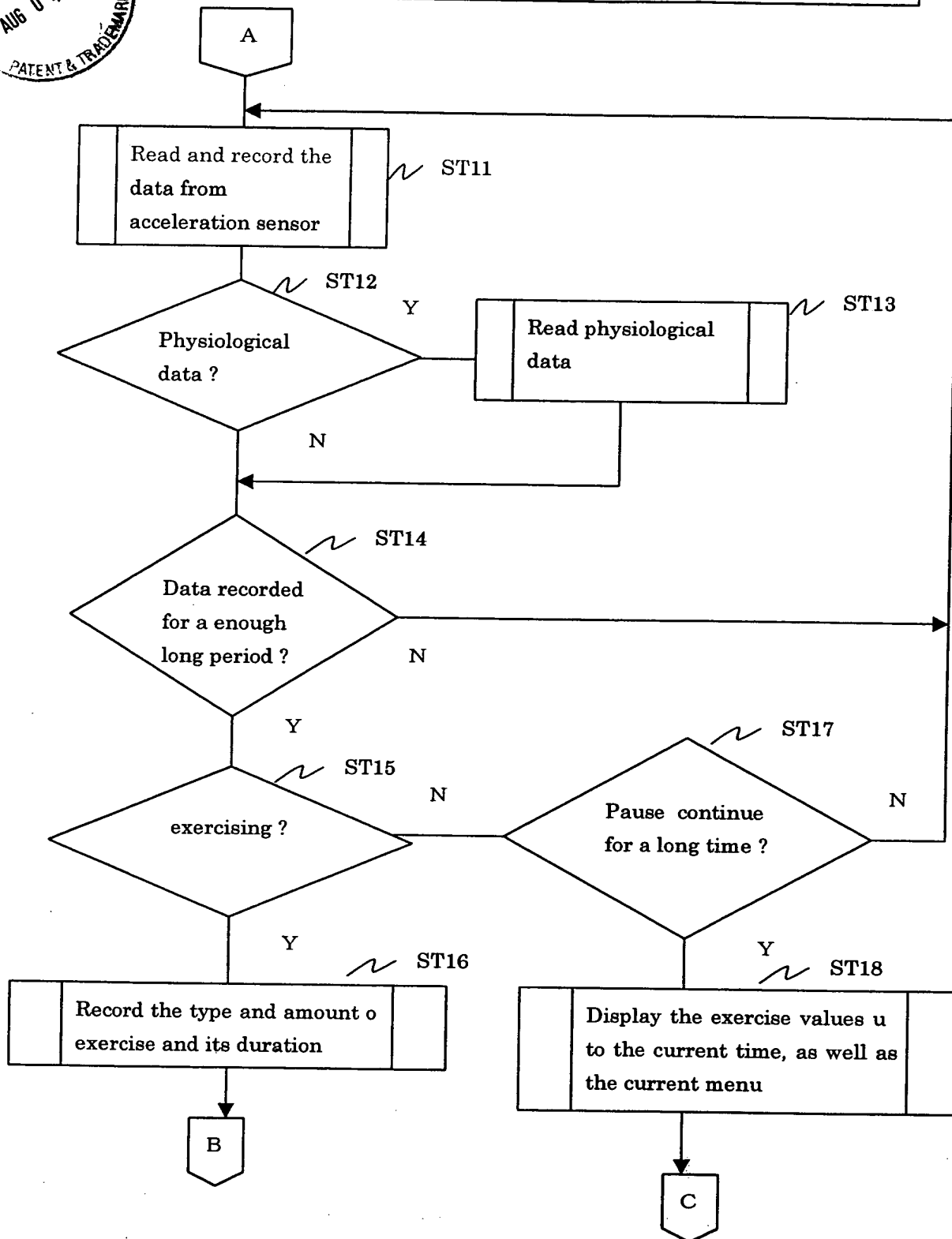


Figure 5

Processing to record and evaluate the exercise



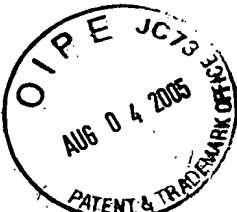


Figure 6

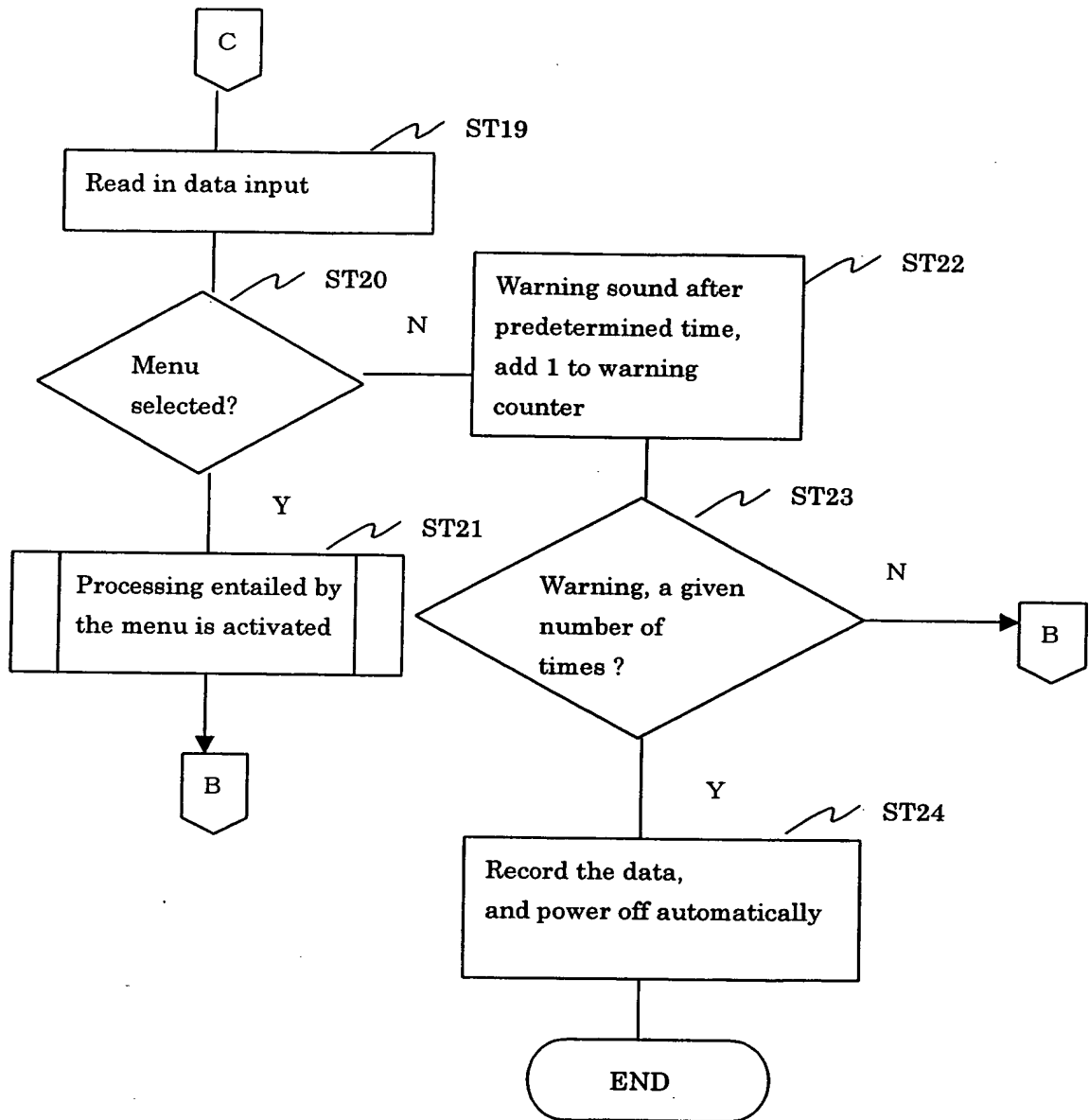
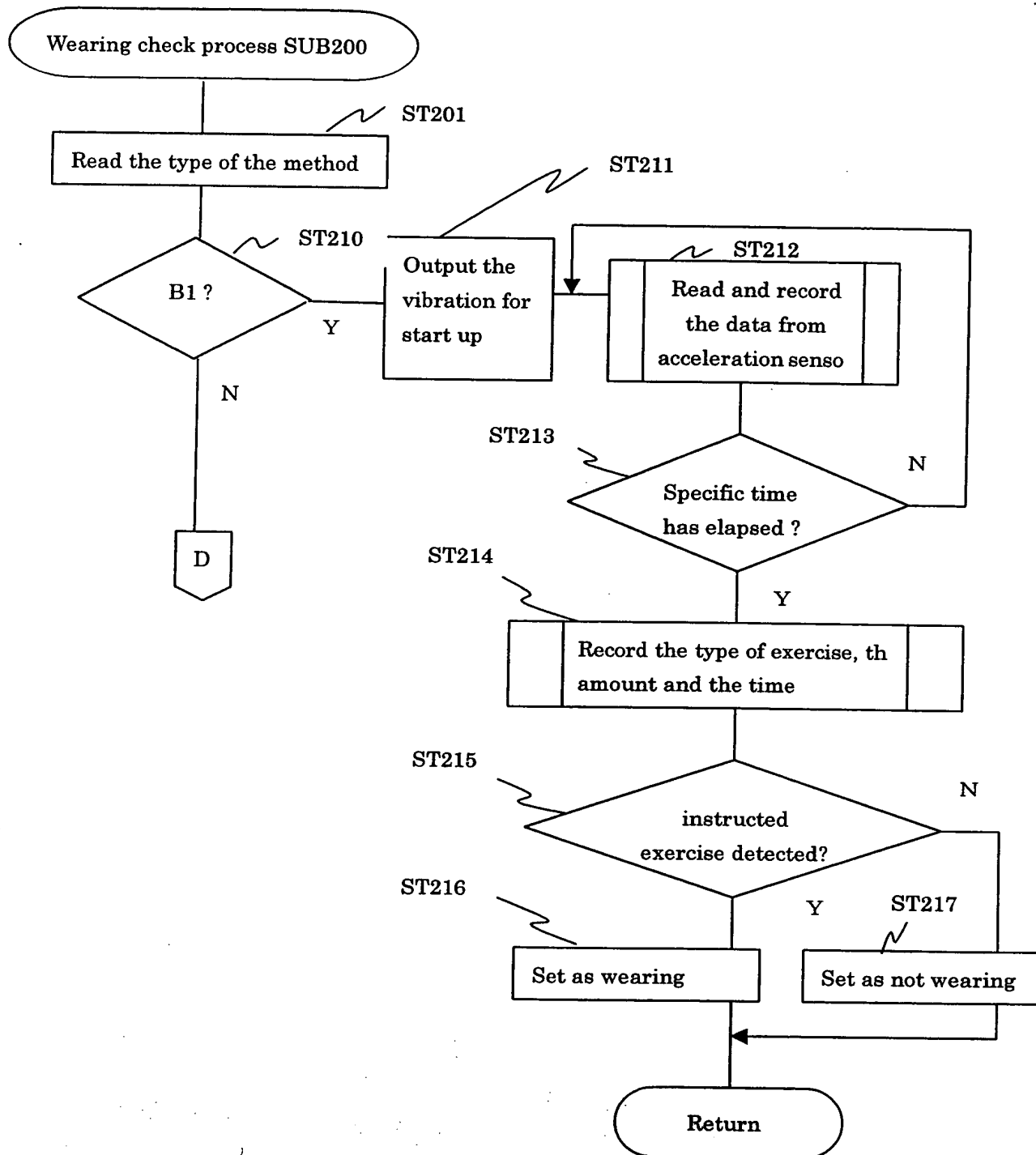




Figure 7



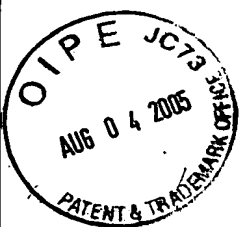
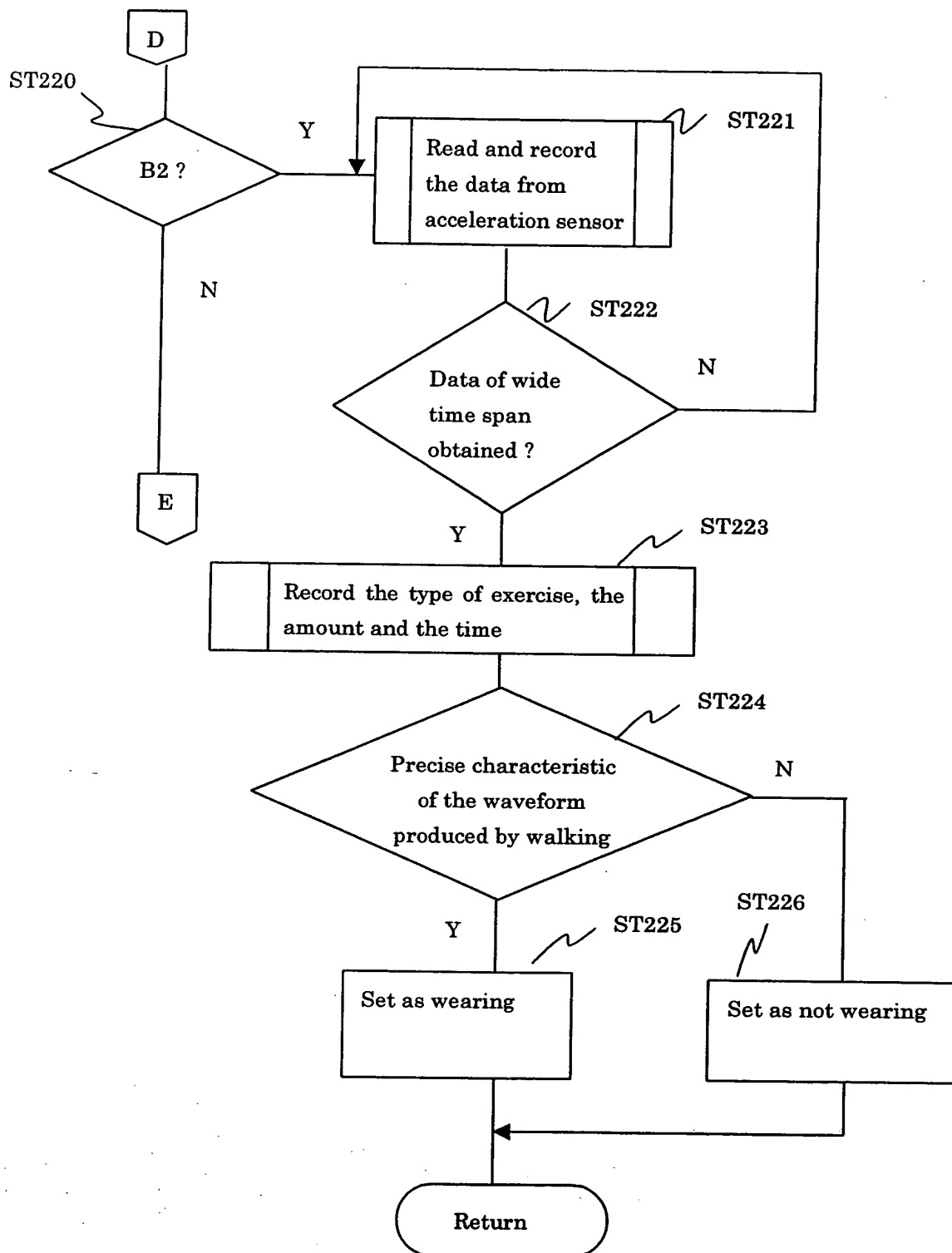


Figure 8



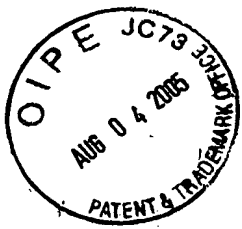
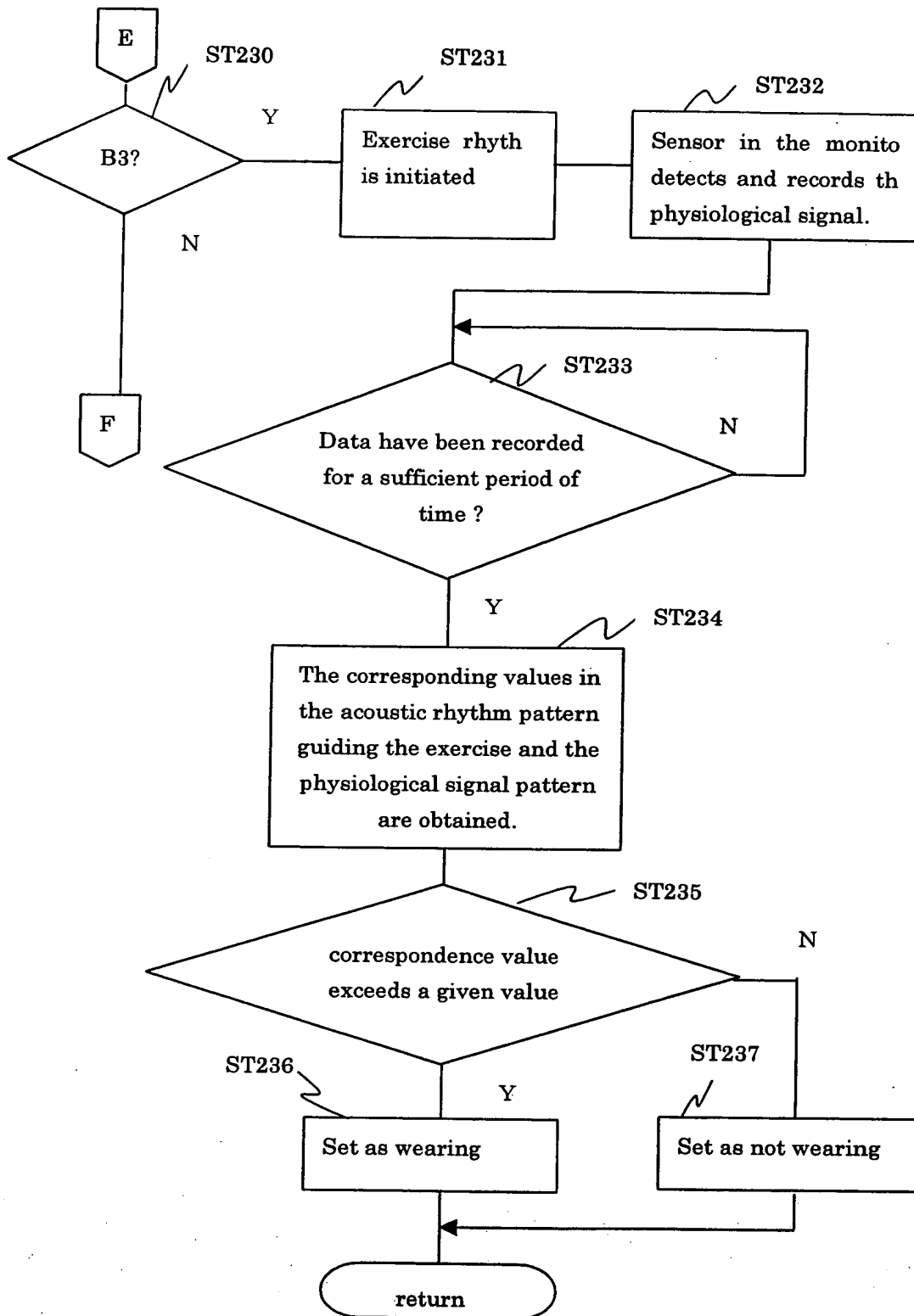


Figure 9

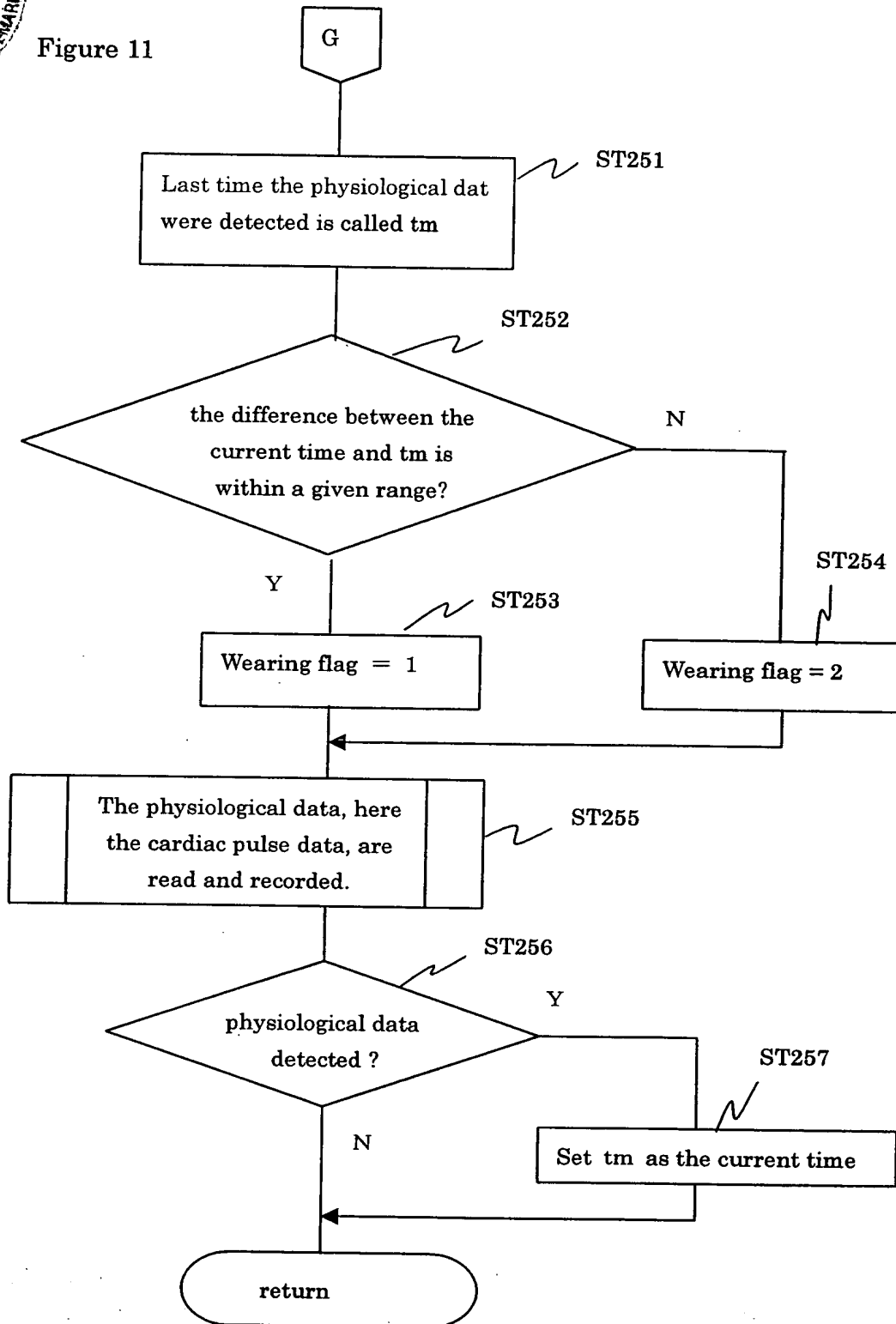


```

graph TD
    F{{F}} --> B4{B4 ?}
    B4 -- Y --> ST240[Exercise rhythm is initiated]
    B4 -- N --> G{{G}}
    ST240 --> ST242[Sensor in the monitor detects and records the physiological signal.]
    ST242 --> B43{Data have been recorded for a sufficient period of time ?}
    B43 -- N --> B43
    B43 -- Y --> ST244[The corresponding values in the acoustic rhythm pattern guiding the exercise and the physiological signal pattern are obtained.]
    ST244 --> B45{correspondence value exceeds a given value}
    B45 -- Y --> ST246[Set as wearing]
    B45 -- N --> ST247[Set as not wearing]
    ST246 --> return([return])
    ST247 --> return
  
```



Figure 11



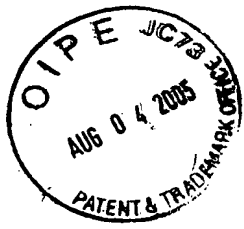
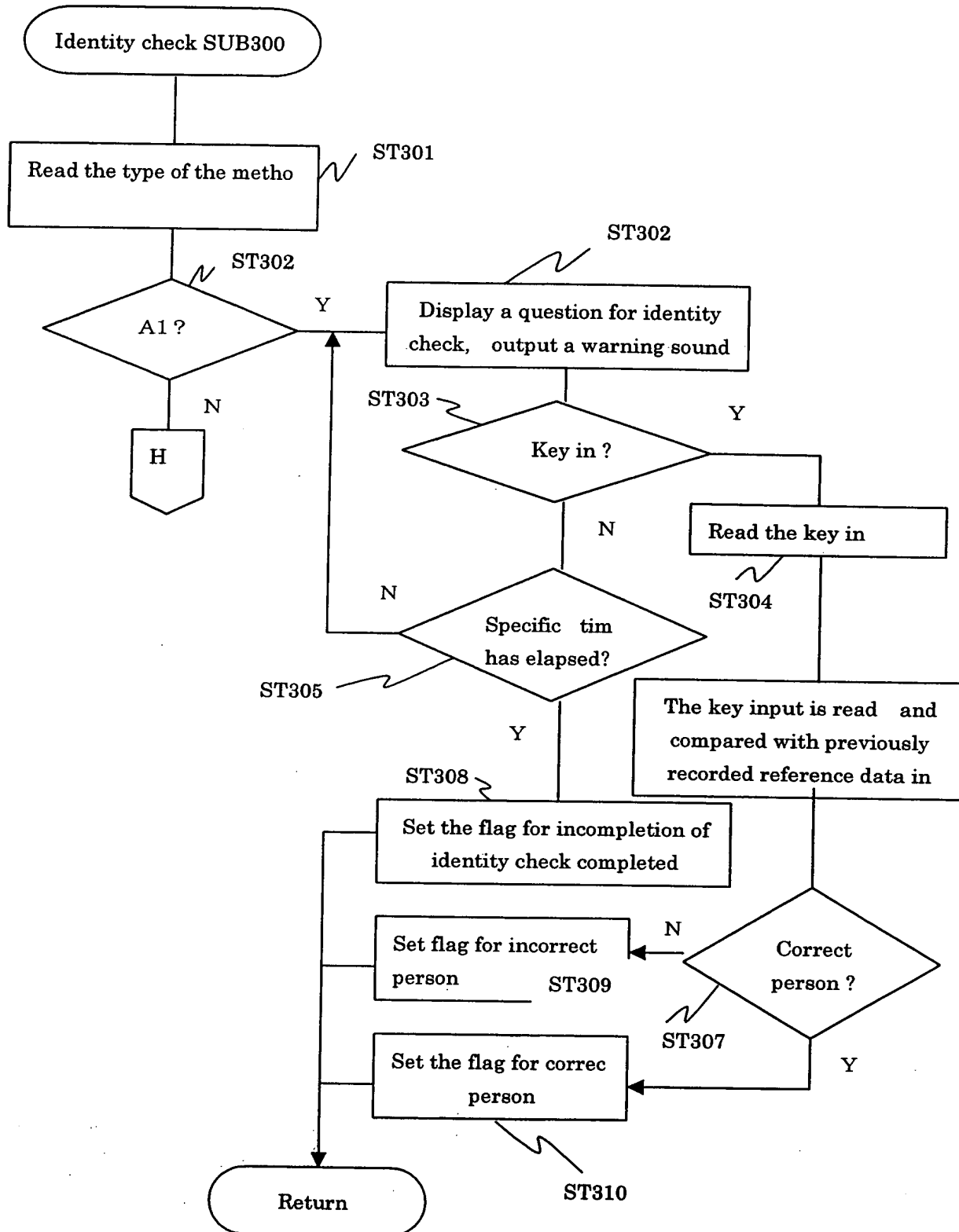


Figure 12



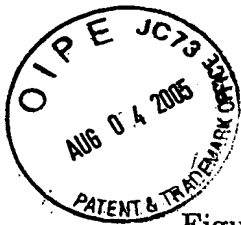


Figure 13

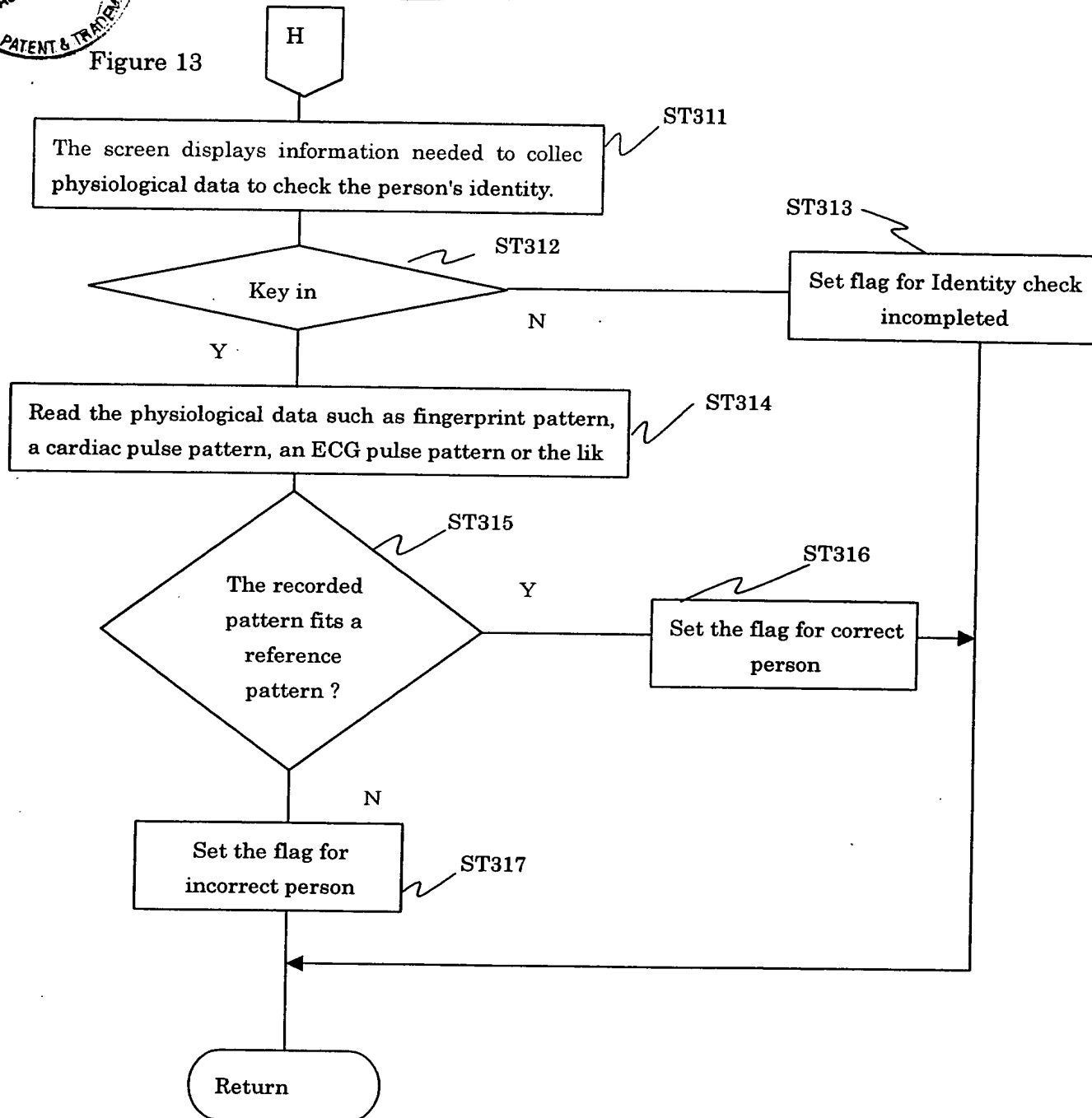
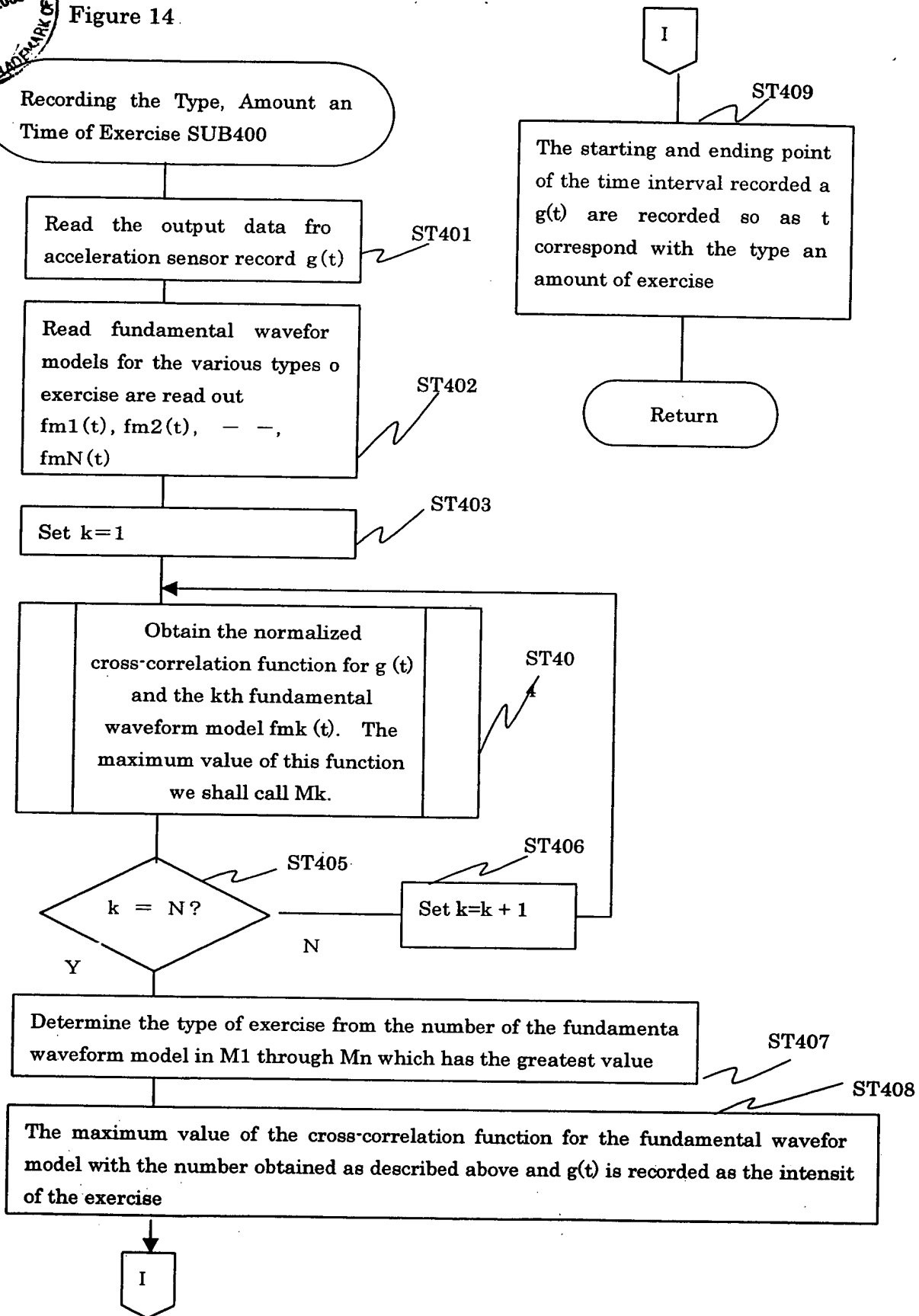


Figure 14.



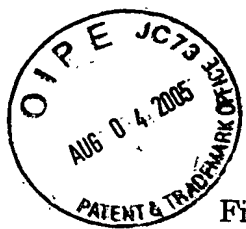


Figure 15

Insurance Premium Management System of the
third preferred embodiment 500

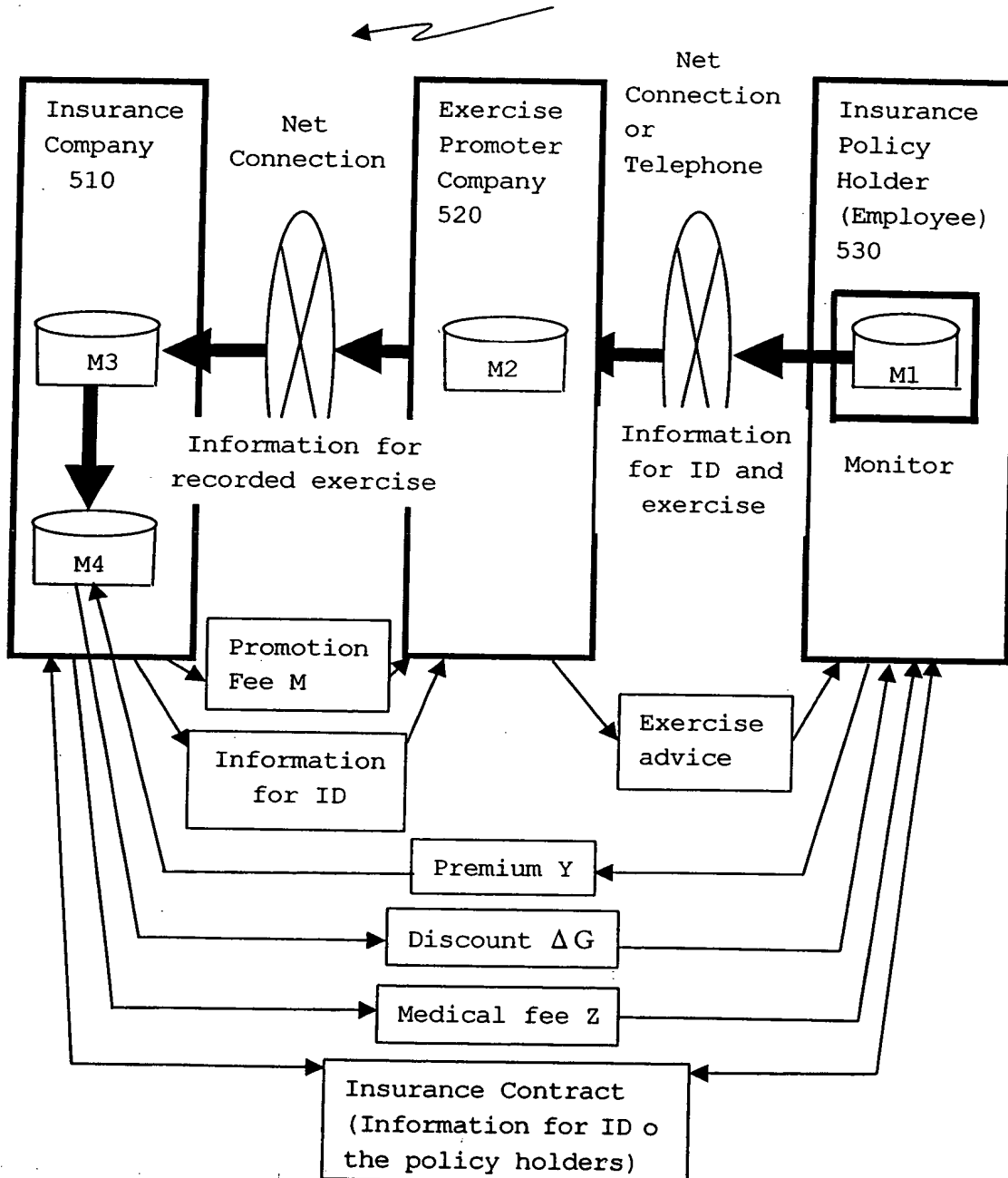


Figure 16

Insurance Premium Management System of
 the fourth preferred embodiment 600

